In re the Application of Editt Gonen-Friedman et al. Serial No.: 10/759,318 For: METHODS AND SYSTEMS FOR ONLINE SELF-SERVICE RECEIVABLES AND AUTOMATED ONLINE RECEIVABLES | Examiner: Not Assigned | Group Art Unit: Not Assigned | Confirmation No.: Not Assigned | Customer No.: 22430 | INFORMATION DISCLOSURE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No.: ORCL5643DIV

DISPUTE RESOLUTION

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Applicants wish to bring to the attention of the Patent Office the references listed on the attached form PTO/SB/08b and request them to be considered by the Examiner. Each of the references cited on the attached is a U.S. Patent reference and, therefore, no copies are enclosed herewith.

This information disclosure statement is being filed under 37 C.F.R. §1.97(b)(3), therefore, no fee is due with this communication.

By:

Respectfully submitted,

Date: April 10,2004

Alan W. Young

Attorney for Applicants

STATEMENT

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CERTIFICATE OF MAILING PURSUANT TO 37 CFR § 1.8

I hereby certify that these papers are being deposited with the United States Postal Service as first class mail with sufficient postage addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on April 12, 2004.

Note I. Miller

PTO/SB/08A (08-03)

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Complete if Known

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Substitute for form 1449/PTO

Sheet 1

(Use as many sheets as necessary)

Complete if Known

Application Number 10/759,318

Filing Date January 16, 2004

First Named Inventor Editt Gonen-Friedman

Art Unit Not Assigned

Examiner Name Not Assigned

Attorney Docket Number ORCL5643DIV

			U. S. PATENT	TOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ^{2 (# known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	^{US-} 5,121,945 A	06-1992	Thomson et al.	
	2	^{US-} 5,802,499	9-1998	Sampson et al.	
	3	^{US-} 5,991,733 A	11-1999	Aleia et al.	
•	4	^{US-} 5,995,948 A	11-1999	Whitford et al.	
	5	^{US-} 2001/0012346	08-2001	Terry, Alex	
	6	^{US-} 2002/0007343	01-2002	Oyama et al.	
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	9	^{US-} 2002/0138389	09-2002	Martone et al.	
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	12	^{US-} 2003/0135457 A1	07-2003	Stewart et al.	
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FOREIGN PATENT DOCUMENTS									
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ "Number ⁴ "Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶			
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Examiner	Date	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Nind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.